

Rec'd on 3/8/2007

PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

U.S. PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
9	1	3761682		1973-09-25	Barnes, et al.	
	2	3833885		1974-09-03	Gentile, et al.	
	3	3876864		1975-04-08	Clark, et al.	
	4	3949364		1976-04-06	Clark, et al.	
	5	4270042		1981-05-26	Case	
	6	4321672		1982-03-23	Braun, et al.	
	7	4642767		1987-02-10	Lerner	
9	8	4758714		1988-07-19	Carlson, et al.	



**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

9	9	4791561		1988-12-13	Huber	
	10	4823264		1989-04-18	Deming	
	11	4926325		1990-05-15	Benton, et al.	
	12	4929818		1990-05-29	Bradbury, et al.	
	13	4948174		1990-08-14	Thomson, et al.	
	14	4960981		1990-10-02	Benton, et al.	
	15	4961139		1990-10-02	Hong, et al.	
	16	5007084		1991-04-09	Materna, et al.	
	17	5025373		1991-06-18	Keyser Jr., et al.	
	18	5093787		1992-03-03	Simmons	
9	19	5097115		1992-03-17	Ogasawara, et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09540011
Filing Date		2000-03-31
First Named Inventor	Kight, et al.	
Art Unit	3625	
Examiner Name	Yogesh C. Garg	
Attorney Docket Number	23952-0051	

	20	5111395		1992-05-05	Smith, et al.	
	21	5121945		1992-06-16	Thomson, et al.	
	22	5237159		1993-08-17	Stephens, et al.	
	23	5265008		1993-11-23	Benton, et al.	
	24	5283829		1994-02-01	Anderson	
	25	5303149		1994-04-12	Janigian	
	26	5326959		1994-07-05	Perazza	
	27	5336870		1994-08-09	Hughes, et al.	
	28	5383113		1995-01-17	Kight, et al.	
	29	5420405		1995-05-30	Chasek	
	30	5465206		1995-11-07	Hilt, et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09540011
Filing Date		2000-03-31
First Named Inventor	Kight, et al.	
Art Unit	3625	
Examiner Name	Yogesh C. Garg	
Attorney Docket Number	23952-0051	

31	5496991		1996-03-05	Delfter III, et al.	
32	5504677		1996-04-02	Pollin	
33	5652786		1997-07-29	Rogers	
34	5677955		1997-10-14	Doggett, et al.	
35	5699528		1997-12-16	Hogan	
36	5710889		1998-01-20	Clark, et al.	
37	5727249		1998-03-10	Pollin	
38	5794221		1998-08-11	Egendorf	
39	5873072		1999-02-16	Kight, et al.	
40	5884288		1999-03-16	Chang, et al.	
41	5920847		1999-07-06	Kolling, et al.	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		09540011
	Filing Date		2000-03-31
	First Named Inventor	Kight, et al.	
	Art Unit	3625	
	Examiner Name	Yogesh C. Garg	
Attorney Docket Number		23952-0051	

If you wish to add additional U.S. Patent citation information please click the Add button. **Add**

U.S. PATENT APPLICATION PUBLICATIONS							Remove
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	
	1						

If you wish to add additional U.S. Published Application citation information please click the Add button. **Add**

FOREIGN PATENT DOCUMENTS									Remove
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² i	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵	
9	1	91/09370	WO		1999-06-27	Online Resources & Communications Corporation			<input type="checkbox"/>
9	2	401195573	JP	A	1989-08-07	Decentralized Processors for Transfer in Organ			<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button. **Add**

NON-PATENT LITERATURE DOCUMENTS					Remove
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.			T ⁵
9	1	Supplemental Information Disclosure Statement including declaration by Mark Johnson.			<input type="checkbox"/>
9	2	Merriam-Webster's Collegiate Dictionary, 10th edition; page 293, word, "database" (1962); and page 929, word, "processing" (1532).			<input type="checkbox"/>
9	3	WHITE, et al.; "4-in-1 Accounting: The Basics from Real-World," PC Magazine, Vol. 4, No. 20, p. 167-168, extracted on Internet from Dialog file 47, Accession #02746427 on 12/19/2003.			<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

9	4	STREETER, Bill, "The Future is Here and It's on TV," ABA Banking Journal, November 1980, extracted from Internet from Corporate business source database on 1/28/2003.	<input type="checkbox"/>
	5	BLATTBERG, Robert C., DEIGHTON, John, "Interactive Marketing: Exploiting the Age of Addressability," Sloan Management Review, Vol. 13, No. 1, Fall 1991, p 5-14.	<input type="checkbox"/>
	6	Press Release, "Federal Reserve System Docket No. R-0643 Regulation CC CFR Part 2 29 Availability of Funds and Collection of Checks; American Banker (pre-1997 Fulltext); New York; N.Y. October 27, 1988; Vol. 153, Issue. 211; extracted on Internet on 2/2/2005	<input type="checkbox"/>
	7	Paschal, Jan; "New Edition of Rand McNally Bankers Directory Available"; Journal Record; Oklahoma City; Fe. 11, 1987, extracted on the Internet from http://proquest.umi.com on 01/27/2003.	<input type="checkbox"/>
	8	Huiyong et al., "Harcourt Brace Considers Sale of Some Assets---Chief Says Firm Discussing Potential Transactions; Thomson May Play Role", Wall Street Journal; New York; Apr. 26, 1990, extracted on the Internet from http://proquest.umi.com on 1/27/2003.	<input type="checkbox"/>
	9	Tripp, Julie, "How to Lend Uncle Sam Your Money" PAGE: B1, The Oregonian; Portland, OR; Oct. 28, 1990), extracted from http://proquest.umi.com 07/16/2002.	<input type="checkbox"/>
	10	Excerpts "Routing Symbol and Transit Number", page 109, Chapter 6-The Payment Function by Francis et al., published by American Bankers Association in 1998, 1997, 1996, 1995, and 1994.	<input type="checkbox"/>
	11	"Official Routing Number Registrar - Routing Number Policy formulated jointly by American Bankers Association and the Federal Reserve System in 1976, pages 1-22.	<input type="checkbox"/>
	12	"ABA Routing numbers", copy of web pages from www.aba.com .	<input type="checkbox"/>
	13	GULLO, Karen, "Reistad Continues Quest for the 'Checkless Society' Series: 8," American Banker; New York, NY, July 16, 1991, Vol. 156, Issue 135.	<input type="checkbox"/>
9	14	Anonymous, "Is Video Banking Poised to Take Off (Again)?", CTS Accounting Software Survey; June 1990, Vol. 20, Issue 1.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

15	TYSON, David O., "Princeton Telecom Addresses Problems of On-Line Bill Payment," American Baker, New York, NY, August 9, 1989.	<input type="checkbox"/>
16	Unknown, Excerpt from The Bankers Magazine, July-August 1985 p. 54-55.	<input type="checkbox"/>
17	Press Release, "Banks, Credit Unions Join Utilities to Expand Bill Payment Plan; [Sunrise Edition] Omaha World-Herald; Omaha, Nebraska, August 30, 1989, p. 19.	<input type="checkbox"/>
18	HOWARD, Bill, "The Best of 1989," PC Magazine, January 16, 1990 (excerpt).	<input type="checkbox"/>
19	DUNKIN, Amy, "Personal Business: Software Have a PC? Now, You Can Chuck Your Checkbook," Business Week, September 3, 1990.	<input type="checkbox"/>
20	CHURBUCK, David C., "Let your Fingers do the Banking," Forbes, August 19, 1991.	<input type="checkbox"/>
21	SHIPLEY, Chris, "CheckFree's Payment System," PC Computing, August 1, 1991.	<input type="checkbox"/>
22	SHIPLEY, Chris, "Electronic Bill Paying Just Got a Lot Easier," PC Computing, May 1, 1991.	<input type="checkbox"/>
23	MAGID, Lawrence, "How to Put PC to Work Paying Bills," Los Angeles Times, July 25, 1991.	<input type="checkbox"/>
24	Advertisement "As seen in PC Computing" with purchase order form (1989- Reprinted from PC Magazine, November 14, 1989).	<input type="checkbox"/>
25	MALNIG, Anita, "Roundup of Financial Software: Home Accountant," pp. 73-74, II Computing, Vol. 1, No. 3, Feb. 1986.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09540011
Filing Date		2000-03-31
First Named Inventor	Kight, et al.	
Art Unit	3625	
Examiner Name	Yogesh C. Garg	
Attorney Docket Number	23952-0051	

9	26	RUE, Sharon Gamble, "Electronic Checkbook," MacIntosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312.	<input type="checkbox"/>
	27	Hines, Tracie Forman, "The Check is in the Modern," MacUser Vol. 1, No. 1, p. 6815, 10185 Abstract from Microsearch AN: 85-028676.	<input type="checkbox"/>
	28	"Myte Myke Business System: Order-Entry Billing," Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522.	<input type="checkbox"/>
	29	"Home Banking: A Case Study," Robert B. Willemstad, pp. 4R 55, Banker's Magazine, Nov-Dec 1984.	<input type="checkbox"/>
	30	Article, "Pay Your Bills the PC Way," St. Louis Post Dispatch (SLO-Monday, July 31, 1989), Magid, Lawrence J. Five Star Section, Monday's Business Section, page 18, extracted on Internet from Dialog database.	<input type="checkbox"/>
	31	CROSSMAN, Craig, Herald Columnist, "Paying Bills can be an Electronic Task," Miami Herald, March 12, 1990, extracted on Internet from Dialog Database, Accession #05520522.	<input type="checkbox"/>
	32	SHIPLEY, Chris, "I Threw Away my Checkbook," PC Computing, Vol. 3, No. 11, p. 112(7), Nov. 1990, extracted on Internet from Dialog Database, Accession #01379643.	<input type="checkbox"/>
	33	STEINBERG, Jeffrey A., "CheckFree," MacUser, Vol. 6, No. 8, p. 68(3), August 1990, extracted on Internet from Dialog Database, Accession #01376772.	<input type="checkbox"/>
	34	LEWIS, Peter H., "Personal Computers: Managing Your Money," New York Times, Late Edition, Final ED, Col. 5, p. 8, August 29, 1989, extracted on Internet from Dialog Database, Accession #01871726.	<input type="checkbox"/>
	35	ELIASON, A.L., Online Business Computer Applications: 2nd Edition Science Research Associates, 1987 HF5542.2E427, pp. 18-19 and 69-71.	<input type="checkbox"/>
9	36	KIGHT, PATRICIA, "Declaration Under 37 CFR 1.132, February 6, 2007.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	<i>GARG</i>	Date Considered	<i>4/2/07</i>
--------------------	-------------	-----------------	---------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

Rec'd on 3/8/2007

PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		09540011
	Filing Date		2000-03-31
	First Named Inventor	Kight, et al.	
	Art Unit	3625	
	Examiner Name	Yogesh C. Garg	
	Attorney Docket Number	23952-0051	

U.S. PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
la		5920848		1999-07-06	Schutzer, et al.	
	2	5956700		1999-09-21	Landry	
	3	5966698		1999-10-12	Pollin	
	4	5974146		1999-10-26	Randle, et al.	
	5	5978780		1999-11-02	Watson	
	6	6029150		2000-02-22	Kravitz	
	7	6032133		2000-02-29	Hilt, et al.	
gl	8	6044362		2000-03-28	Neely	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

9	6098053		2000-08-01	Slater	
10	6188994		2001-02-13	Egendorf	
11	6311170		2001-10-30	Embrey	
12	6317745		2001-11-13	Thomas, et al.	
13	7107244		2006-09-12	Kight, et al.	

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

U.S. PATENT APPLICATION PUBLICATIONS

Remove

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
9		20010037295		2001-11-01	Olsen	
1	2	20020002537		2002-01-03	Bastiansen	
1	3	20020116331		2002-08-22	Cataline, et al.	
1	4	20030208445		2003-11-06	Compiano	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

9	5	20040015413	2004-01-22	Abu-Hejleh, et al.
---	---	-------------	------------	--------------------

If you wish to add additional U.S. Published Application citation information please click the Add button. **Add**

FOREIGN PATENT DOCUMENTS

Remove

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² i	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button **Add**

NON-PATENT LITERATURE DOCUMENTS

Remove

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1		<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button **Add**

EXAMINER SIGNATURE

Examiner Signature	<i>GARG</i>	Date Considered	4/2/2007
--------------------	-------------	-----------------	----------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.